



The CAP COM Federal Credit Union CAP COM Fresh Look Sweepstakes

OFFICIAL RULES

NO PURCHASE, TRANSACTION, FRESH LOOK MEETING OR CHECKING ACCOUNT NECESSARY TO ENTER OR WIN. SWEEPSTAKES OPEN ONLY TO LEGAL RESIDENTS OF THE STATES OF CT, MA, NY, AND VT, WHO ARE 18 YEARS OF AGE OR OLDER AS OF JULY 12, 2021.

ELIGIBILITY: The Sweepstakes is open only to legal residents of the States of Connecticut, Massachusetts, New York, and Vermont, 18 years of age or older at time of entry. No type of account, payment, purchase, transaction, Fresh Look financial review with CAP COM experts or CAP COM FCU membership required for entry nor do they improve the chances of winning the prize. Sweepstakes void everywhere else. Entrants required to complete their full name and email address online at www.capcomfcu.org/look to receive one (1) alternate method of Sweepstakes entry. Limit of two (2) entries per person for the entire Sweepstakes Entry Period, regardless of entry method. Limit of one (1) prize awarded per household.

Employees and volunteers of CAP COM Federal Credit Union ("Sponsor" or "CAP COM FCU"), its subsidiaries, advertising/promotion agencies, and their immediate families (spouse, parents, IRS dependents, children and siblings and their respective spouses) and/or those living in the same household of such employees, whether related or not, are not eligible to participate. Sponsor reserves the right to verify eligibility qualifications of each prize winner.

DESCRIPTION & SWEEPSTAKES TIMING: Sweepstakes Entry Period runs from July 12, 2021 through September 12, 2021 ("Sweepstakes Entry Period"), and there will be five winners selected in the random drawing conducted on or about October 1, 2021 from all eligible entries received by the deadline date of September 12, 2021.

HOW TO ENTER:

1. Automatic Entry Method: Consumers will receive one automatic entry when they open a new Personal Checking Account or Business Checking Account or a Young Adult Checking Account* with a \$100 minimum deposit, in person at a CAP COM FCU location or online, OR attend a Fresh Look financial review appointment during the Sweepstakes Entry Period. The Fresh Look appointment can be in person, via online video, or by phone.

* Available to new and existing members without a Checking Account who open a new Checking or attend a Fresh Look appointment. Opening a new checking account or attending a Fresh Look appointment is not necessary to enter or to win and will not improve the chances of winning a prize.

2. Alternate Method of Entry: To enter the Sweepstakes without being a CAP COM member or opening a new Personal Checking Account, Business Checking Account, or Young Adult Checking Account, or attending a Fresh Look appointment, consumers can visit



<http://www.capcomfcu.org/look> to provide their full name and email address to receive one (1) Sweepstakes entry.

No purchase, transaction, fresh look meeting or checking account necessary to enter or win. Proof of transmission (such as a “confirming” message received after entrant submits his/her contact information) does not constitute proof of receipt/delivery to serve as a Sweepstakes entry. Please be advised that you are only entering **The CAP COM Federal Credit Union Fresh Look Sweepstakes** and will NOT receive an entry into any other Sweepstakes at this time. Having an account or being a member of CAP COM FCU or making a payment, purchase or transaction will not improve the chances of winning a prize. By participating in the Sweepstakes, all entrants agree to be bound by these Official Rules, which are final and binding on all matters pertaining to this Sweepstakes.

Any individual who attempts to/or is suspected of submitting more than two (2) entries with the same email address for the Sweepstakes Entry Period will be disqualified from participation in the Sweepstakes.

At the time of entry, entrants will have the opportunity to opt-in to receive further communications from the Sponsor. Entrants are not required to opt-in to participate in this Sweepstakes and opting in will not increase your chances of winning. If an entrant chooses to opt-in, the entrant thereby grants the Sponsor permission to send him/her future communications regarding services, incentives, offers, promotions, or other messaging related to the Sponsor’s services and products. Any information collected from the Sweepstakes shall be used only in a manner consistent with the consent given by the entrant at the time of entry, with these Official Rules, and with the Sponsor’s Privacy Policy found at: <https://assets.capcomfcu.org/pdfs/Disclosures/privacy-policy.pdf>.

RANDOM DRAWING DETAILS: A random drawing will be conducted on or about October 1, 2021 by an independent judging organization from among all eligible entries received in the Sweepstakes Entry Period to award five (5) Grand Prize winners, as indicated below. Odds of winning a prize will depend on the total number of eligible entries received during the Sweepstakes Entry Period. Decisions of the judges/Sponsor will be final and binding on all matters relating to this Sweepstakes. Potential winners are subject to verification of eligibility and compliance with these Official Rules. Limit of one (1) prize per household.

PRIZES: Five (5) Grand Prizes: \$1,000 will be awarded in the form of a check or a cash transfer to a winner’s account if they are a CAP COM FCU member, Value: \$1,000 each prize. Total Value of all Prizes: \$5,000. Winner’s check that is lost, stolen, or cashed without permission will not be replaced. Allow up to 2 weeks for delivery of Prize. Prize is not transferable. No substitution allowed except, at Sponsor’s sole discretion, a prize of equal or comparable value may be substituted.

If winner is a member of CAP COM FCU, they must have an account in good standing in accordance with the terms described in the CAP COM FCU Account Disclosures and Agreements in order to receive the prize. If winner is not a CAP COM member, winner will be given the option to become a member or to receive the \$1,000 check.



WINNER NOTIFICATION AND VERIFICATION: Potential prize winners will be required to complete and return a prize Acceptance Form and Publicity/Liability Release (“Prize Form”), which must be returned within the required amount of time noted at time of prize notification, before being awarded a prize. Prize award is subject to verification of potential prize winner’s identity and eligibility to Sponsor’s satisfaction. In the event that any potential winner cannot be contacted, fails to return the Prize Form within the required timeframe, refuses the prize, or is disqualified for any reason, Sponsor will select an alternate potential winner in a random drawing from among all remaining eligible entries, up to three (3) alternates. If each of the alternate potential winners are disqualified, the applicable prize will not be awarded. No compensation will be given upon prize forfeiture. In the event that production, technical, programming or any other reasons cause more than the stated number of Grand Prizes as set forth in these Official Rules to be available and/or claimed, Sponsor reserves the right to award only the stated number of Grand Prizes by a random drawing among all legitimate, unawarded, eligible prize claims.

GENERAL CONDITIONS: All materials submitted become the sole property of CAP COM FCU and will not be returned. The Prize Form is subject to verification by CAP COM FCU. The awarding of the prize is contingent on individual’s full compliance with these Official Rules, as determined by CAP COM FCU in its sole discretion. Sponsor reserves the right to award fewer than the stated number of prizes if, in its’ sole discretion, it determines that it does not have enough qualified entries for the Sweepstakes Entry Period. Acceptance of prize constitutes permission of the winner to allow CAP COM FCU and its agencies to use winner’s name, comments, city, state, voice and/or likeness for purposes of advertising, trade and/or publicity without further compensation in all media now known or hereafter discovered, worldwide and on the World Wide Web, without notice, review or approval, unless prohibited by law. If winner is a member of CAP COM FCU, they must have an account in good standing in accordance with the terms described in the CAP COM FCU Account Disclosures and Agreements in order to receive the prize. In the event there is a discrepancy or inconsistency between disclosures, or other statements contained in any Sweepstakes materials or advertising materials and the terms and conditions of the Official Rules, the Official Rules shall prevail, govern, and control.

Multiple entrants are not permitted to share the same email address. In the event of a dispute over the identity of the potential winner, the entry will be declared made by the authorized account holder of the email address submitted at the time of entry, and potential winner may be required to provide identification sufficient to show that he/she is the authorized account holder of such email address. The authorized account holder is deemed as the natural person assigned to an email address by an Internet access provider, service provider, or other organization responsible for assigning email addresses or the domain associated with the submitted email address. It is the sole responsibility of the entrant to notify the Sponsor in writing if the entrant changes his or her email address after the Sweepstakes Entry Period has ended. All entries become the property of Sponsor and will not be returned to entrant. By participating in the Sweepstakes, all Entrants agree to indemnify, release and hold harmless employees and volunteers of Sponsor, and all of their employees, directors, officers, agents, successors and assigns, (collectively “Releasees”), from any injuries, losses, damages, claims and actions of any kind resulting from or arising from participation in the Sweepstakes or acceptance, possession, use, non-use or misuse of a prize. CAP COM FCU and its agents, as defined above as



part of Releasees, shall not be responsible for printing, typographical or other inadvertent errors in any Sweepstakes-related materials or other errors relating to or in connection with the Sweepstakes, including without limitation, errors which may occur in connection with the administration of the Sweepstakes, the processing of entries, the announcement of winners; or winner's paperwork to be processed that is lost, misdirected, delayed, undecipherable, fail to enter into the processing system, or are processed, reported, or transmitted late or incorrectly for any reason, including any equipment, systems, networks, lines, satellites, servers, computer, telephone, paper transfer, or human error or electronic, computer, or telephonic malfunction or error. Winners will be required, as a condition of being awarded a prize, to grant the Sponsor the right to use their name, city, State, entry, image, likeness, voice, comments, prize information and biographical information, (collectively, the "Attributes") as well as exclusive, worldwide, perpetual, irrevocable, royalty-free, and any other rights entrant has in the winning entry, for advertising, publicity and promotion purposes in any media now known or hereafter devised without additional compensation, except where prohibited by law. Sponsor is not required to enter into correspondence with entrants, including via e-mail. Sponsor and all other Released Parties (as defined above) have neither made nor are in any manner responsible or liable for any warranty, representation or guarantee, express or implied, in fact or in law, with respect to any part of the Prize, including, without limitation, as to such Prize's quality or fitness for a particular purpose.

CAUTION: ANY ATTEMPT TO DELIBERATELY UNDERMINE THE LEGITIMATE OPERATION OF THE SWEEPSTAKES IS A VIOLATION OF CRIMINAL & CIVIL LAWS & SHOULD SUCH AN ATTEMPT BE MADE, CAP COM FCU RESERVES THE RIGHT TO SEEK DAMAGES OR OTHER REMEDIES FROM ANY SUCH PERSON(S) RESPONSIBLE FOR THE ATTEMPT TO THE FULLEST EXTENT PERMITTED BY LAW. CAP COM FCU's failure to enforce any terms of these Official Rules shall not constitute a waiver of that or any other provision. Each entry must be manually key stroked and manually entered by the individual entrant. Any automated and/or electronic submission of entry (including but not limited to entries made using any script, macro, bot, or Sweepstakes service) will be disqualified and transmissions from these or related email or IP addresses may be blocked. If, in CAP COM FCU's opinion, there is any suspected or actual evidence of electronic or non-electronic tampering with any portion of the Sweepstakes, or if computer virus, bugs, unauthorized intervention, fraud, or technical difficulties or failures compromise or corrupt or affect the administration, integrity, security, fairness, or proper conduct of the Sweepstakes, CAP COM FCU reserves the right at their sole discretion, to disqualify any individual who tampers with the entry process and void any entries submitted fraudulently, to modify or suspend the Sweepstakes, or to terminate the Sweepstakes and conduct a random drawing to award the prizes among all valid entries received as of the termination date. The Sponsor will not be responsible for acts of God, dangerous weather conditions, acts of terrorism, civil disturbances, health crisis such as a pandemic or epidemic, work stoppage or any other matters beyond the Sponsor's reasonable control (each a "Force Majeure" event) that may cause the cancellation or postponement of the Sweepstakes. In the event this Sweepstakes is cancelled prior to the stated end date, a notice will be posted at <http://www.capcomfcu.org/look>.

PRIVACY & PERSONAL INFORMATION: Personal information collected from entrants will be used by CAP COM FCU for the purpose of administering the Sweepstakes only. CAP COM FCU shall not sell, share, or otherwise disclose personal information of entrants with third parties, other than to third parties engaged by CAP COM FCU to fulfill the above purposes. In the event of any discrepancy



between the privacy policy and these Official Rules, the privacy policy shall control and govern. To review CAP COM FCU's privacy policy, please visit:

<https://assets.capcomfcu.org/pdfs/Disclosures/privacy-policy.pdf>.

DISPUTES: Except where prohibited, all issues and questions concerning the construction, validity, interpretation and enforceability of these Official Rules, or the rights and obligations of the entrant and Sponsor in connection with the Sweepstakes, shall be governed by, and construed in accordance with, the laws of the United States and the State of New York, without giving effect to any choice of law or conflict of law rules (whether of the State of New York, or any other jurisdiction), which would cause the application of the laws of any jurisdiction other than the State of New York.

Except where prohibited, as a condition of participating in this Sweepstakes, each participant agrees that any and all disputes that cannot be resolved between the participant and any Releasee, claims and causes of action arising out of or connected with this Sweepstakes, or the prize awarded, or the determination of the winner must be resolved individually, without resort to any form of class action. Further, in any such dispute, under no circumstances will a participant be permitted or entitled to obtain awards for, and hereby waives all rights to claim punitive, incidental or consequential damages, or any other damages, including attorneys' fees, other than participant's actual out-of-pocket expenses (if any), and participant further waives all rights to have damages multiplied or increased.

COPY OF RULES: For a copy of the Official Rules visit: www.capcomfcu.org/look.

WHO WON: For a list of the winners, send a self-addressed, stamped envelope, by 10/15/21 to: CAP COM FCU Fresh Look Sweepstakes, 4 Winners Circle, Albany, NY 12205, Attn: Marketing.

SPONSOR: Capital Communications Federal Credit Union, 4 Winners Circle, Albany, NY 12205.

OPT-OUT: If you do not wish to receive future sweepstakes mailings from CAP COM Federal Credit Union, please write to Sponsor address listed above.